

UNINSURED/UNDERINSURED MOTORISTS COVERAGE AND LIMIT OPTIONS MISSOURI

Uninsured Motorists Coverage protects insured persons legally entitled to recover damages for bodily injury from the owner or operator of an uninsured auto. An uninsured auto is an auto with no liability policy in effect at the time of the accident providing coverage equal to Missouri's limit of financial responsibility; a hit-and-run auto; or an auto insured by an insolvent company. You may also see this coverage referred to as UM.

Underinsured Motorists Coverage protects insured persons legally entitled to recover damages for bodily injury from the owner or operator of an auto with a bodily injury liability bond or policy, but the amount paid for bodily injury under that bond or policy is not enough to pay the full amount the insured is legally entitled to recover as damages. You may also see this coverage referred to as UIM.

Coverage is generally described here. Only the policy provides a complete description of the coverage and their limitations.

Missouri law requires that Uninsured Motorists Coverage - Bodily Injury be provided at the state's basic financial responsibility limit of \$50,000, unless you select an alternate higher limit. You may only reject Uninsured Motorists coverage for:

1. Commercial Motor Vehicles, which are defined by Missouri law as "motor vehicle [s] designed or regularly used for carrying freight and merchandise or more than eight passengers but not including vanpools or shuttles buses".
2. A fleet of five or more passenger vehicles owned by an employer.

You may also elect to carry Underinsured Motorists Coverage - Bodily Injury at a minimum limit of \$50,000 or in an amount up to your policy's bodily injury liability limit. You have the option of rejecting Underinsured Motorists Coverage.

UNINSURED MOTORISTS COVERAGE - Bodily Injury

If you meet one of the conditions described above and you would like to reject Uninsured Motorists Coverage, please indicate your choice below, sign and return this document to your agent or broker. Contact your agent or broker if you have any questions regarding the course of action that is best for you.

_____ I reject UNINSURED MOTORISTS COVERAGE (UM) on all my vehicles which are in a category
(Initials) for rejection.